

Information to identify the case:

Debtor 1	<u>Donald A. Meuser Jr.</u>	Social Security number or ITIN	xxx-xx-8060
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-22158-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donald A. Meuser Jr.

11/6/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Donald A. Meuser, Jr.
 Debtor

Case No. 19-22158-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Nov 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2019.

db	+Donald A. Meuser, Jr., 9124 Maple Street, Pittsburgh, PA 15239-1630
cr	+Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15060661	+Chase Mortgage Company, 700 Kansas Lane, Monroe, LA 71203-4774
15060663	Dr. David Giovannitti DMD, 394 Rodi Road, Suite 2, Pittsburgh, PA 15235-3307
15060664	+Jared Galleria of Jewelry, PO Box 4485, Beaverton, OR 97076-4485
15060665	Magee Womens Hospital & UPMC East, Po Box 2724, Columbus, OH 43216-2724
15060667	+Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King Of Prussia, PA 19406-4702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2019 03:52:30 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr	+E-mail/Text: kburkley@bernsteinlaw.com Nov 07 2019 03:53:19 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15060662	+EDI: PRA.COM Nov 07 2019 08:23:00 Comenity Capital Bank, c/o Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4952
15060666	+E-mail/Text: bdsupport@creditmanagementcompany.com Nov 07 2019 03:52:59 Premier Medical Associates, c/o Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15060668	+EDI: DCI.COM Nov 07 2019 08:23:00 Sprint, c/o Diversified Consultants, Po Box 551268, Jacksonville, FL 32255-1268
15060669	+EDI: WTRRN.BANK.COM Nov 07 2019 08:23:00 Target, c/o TD Bank, PO Box 1470, Minneapolis, MN 55440-1470
15060670	+EDI: TFSR.COM Nov 07 2019 08:23:00 Toyota Motor Finance Company, 5005 North River Blvd. NE, Cedar Rapids, IA 52411-6634
15060671	+EDI: JEFFERSONCAP.COM Nov 07 2019 08:23:00 Verizon Wireless, c/o Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303-2198

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 cr Legacy Mortgage Asset Trust 2019-GS4
 cr Toyota Motor Credit Corporation

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2019 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	Toyota Motor Credit Corporation	bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor	Legacy Mortgage Asset Trust 2019-GS4	bkgroup@kmlawgroup.com
Jeffrey J. Sikirica	trusteesikirica@zoominternet.net,	PA59@ecfcbis.com	
Kenneth Steidl	on behalf of Debtor Donald A. Meuser, Jr.	julie.steidl@steidl-steinberg.com,	
	ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com		
Keri P. Ebeck	on behalf of Creditor	Duquesne Light Company	kebeck@bernsteinlaw.com,
	jbluemle@bernsteinlaw.com		
Kevin Scott Frankel	on behalf of Creditor	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	pabk@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov		

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 15

Date Rcvd: Nov 06, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

S. James Wallace on behalf of Creditor Peoples Gas Company LLC, f/k/a Peoples TWP LLC
sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8